

**STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
45 Fremont Street, 21st Floor
San Francisco, California 94105**

**NOTICE OF PROPOSED ACTION AND
NOTICE OF PUBLIC HEARING**

**RH- 02024639
April 10, 2003**

SUBJECT OF HEARING:

A hearing will be held regarding the adoption of proposed regulations implementing, interpreting, and making specific provisions of Insurance Code Section 10089.3.

AUTHORITY AND REFERENCE:

The Insurance Commissioner proposes to adopt specified portions of the subject regulations under the authority of Insurance Code Sections 10089.3, 12921, and 12926. The Commissioner's decision on the adoption of the regulations will implement, interpret and make specific provisions of Insurance Code Section 10089.3.

HEARING DATE AND LOCATION:

Notice is hereby given that a public hearing will be held to permit all interested persons the opportunity to present statements or arguments, orally or in writing, with respect to these regulations as follows:

**Date : June 11, 2003
Time: 10:00 AM – 4:00 PM*
Location: Department of Insurance Hearing Room
45 Fremont Street, 22nd Floor
San Francisco, California 94105**

*This hearing will continue until all testimony has been completed or 4:00 p.m., whichever is earlier.

PRESENTATION OF WRITTEN AND/OR ORAL COMMENTS; CONTACT PERSONS:

All persons are invited to present oral and/or written comments at the scheduled public hearing. Written

comments not presented at the scheduled public hearing should be addressed to the following contact person:

Debra A. Chaum, Senior Staff Counsel
California Department of Insurance
45 Fremont Street, 21st Floor
San Francisco, California 94105
Telephone: (415) 538-4115

Questions regarding the hearing, comments, or the substance of the proposed action should be addressed to the above contact person. If she is unavailable, inquiries may be addressed to the following backup contact person:

Dennis Ward, Acting Chief of Administration and Licensing
300 Capitol Mall, 16th Floor
Sacramento, California 95814
Telephone: (916) 492-3072

DEADLINE FOR WRITTEN COMMENTS:

All written materials, unless submitted at the hearing, must be received by the Insurance Commissioner, c/o the contact person at the address listed above, no later than **4:30 p.m. June 11, 2003**. Any written materials received after that time will not be considered.

COMMENTS TRANSMITTED BY E-MAIL OR FACSIMILE:

The Commissioner will accept written comments transmitted by e-mail provided they are sent to the following e-mail address: Chaumd@insurance.ca.gov. The Commissioner will also accept written comments transmitted by facsimile provided they are sent to the contact person listed above at the following facsimile number: (415) 904-5490. **Comments sent to other e-mail addresses or other facsimile numbers will not be accepted. Comments sent by e-mail or facsimile are subject to the deadline for written comments set forth above.**

ACCESS TO HEARING ROOMS:

The facilities to be used for the public hearing are accessible to persons with mobility impairments. Persons with sight or hearing impairments are requested to notify the contact person (listed above) for the hearing in order to make special arrangements, if necessary.

ADVOCACY OR WITNESS FEES

Persons or groups representing the interests of consumers may be entitled to reasonable advocacy fees, witness fees or other reasonable expenses, in accordance with the provisions of Subchapter 4.5, Title 10 of the California Code of Regulations, in connection with their participation in the matter. Interested persons should contact the Office of the Public Advisor at the following address, in order to inquire about the appropriate procedures:

California Department of Insurance
Office of the Public Advisor
300 Capitol Mall, 17th Floor
Sacramento, CA. 95814

A copy of any written materials submitted to the Public Advisor regarding this rulemaking must also be submitted to the contact person for this hearing listed above. Please contact the Office of the Public Advisor for further information.

INFORMATIVE DIGEST:

SUMMARY OF EXISTING REGULATIONS AND POLICY STATEMENT OVERVIEW:

California Insurance Code Section 10089.3 (a) requires that the Department of Insurance adopt regulations setting forth standards governing the training of insurance adjusters in evaluating damage caused by earthquake. The statute specifically provides that the California Earthquake Authority shall make available to the Department of Insurance the standards used by the Authority in order for the Department to develop regulations that are consistent with standards used by the authority. Section 10089.3 goes on to provide that insurers must train and accredit adjusters regarding these standards by December 31, 2004.

The statute further specifies that after December 31, 2004 insurers that use adjusters who are not trained and accredited in accordance with these standards shall submit the names of those adjusters and the claim numbers of those claims adjusted by those adjusters to the Department of Insurance. The statute further provides that an adjuster trained and accredited by one insurer shall not be required to receive training and accreditation in order to adjust claims for a different insurer. Finally, the statute provides that an insurer using an adjuster who has been trained and accredited by another insurer shall not be required to submit the name of that adjuster to the Department of Insurance.

California Insurance Code Section 10089.3 (b) provides a definition of the term “insurance adjuster” as used in California Insurance Code Section 10089.3 (a). The term “insurance adjuster” specifically includes persons licensed pursuant to Chapter 1 (commencing with Section 14000) of Division 5; employees of persons licensed pursuant to Chapter 1 (commencing with Section 14000) of Division 5 who perform adjusting activities as defined in Section 14021 and employees of an insurer who perform

insurance adjusting activities as defined in Section 14021. There are no existent regulations that implement, interpret or make specific California Insurance Code Section 10089.3.

The specific purpose of each adoption, and the rationale for the determination that each adoption is reasonably necessary to carry out the purpose for which it is proposed, together with a description of the public problem, administrative requirement, or other condition or circumstance that each adoption is intended to address, is set forth below.

The Commissioner has determined that the adoption of regulations is necessary in order to effectively administer Insurance Code Section 10089.3. The regulations proposed herein would do the following:

- 1) Define the terms “accreditation” and “training”.
- 2) Define the terms “insurer”, “non admitted insurer”, “adjuster” and “insurance adjuster”.
- 3) Specify the content of the adjuster training required by California Insurance Code Section 10089.3 (a).
- 4) Specify the accreditation that the insurer or training entity sponsored by the insurer must provide to adjusters completing training required by California Insurance Code Section 10089.3.
- 5) Specify the content of records that insurers must maintain regarding the adjuster training provided.
- 6) Specify the requirements for the maintenance and retention of records regarding adjuster training provided by insurers.
- 7) Specify the manner in which insurers must report to the Department of Insurance that they are using adjusters that have not been trained and accredited in accordance with the statute.

EFFECT OF PROPOSED ACTION:

The major effects of the regulations are as follows:

Proposed section 2695.40

This section sets forth authority and purpose of the proposed regulations. This section is necessary because the enabling statute [California Insurance Code Section 10089] has been recently enacted and there are no existent regulations regarding the training of adjusters to evaluate earthquake damage. This section identifies both the authority under which these regulations are promulgated as well as the intended scope of these regulations. This section is necessary as it assists persons who may be interested in determining if these regulations are applicable or of interest.

Proposed subsection 2695.41 (a)

Insurance Code Section 10089.3 requires that the Department of Insurance adopt regulations setting forth standards governing the training of adjusters in evaluating damage caused by earthquake. The statute goes on to provide that on or before December 31, 2004 the insurers shall train and accredit adjusters in accordance with these standards. The statute, however, does not define the term “accredit”. Subsection 2695.41 of the regulation provides a definition of the term “accredit” so those insurers can readily understand the obligation to accredit imposed by Insurance Code Section 10089.3.

Proposed subsection 2695.41 (b)

Insurance Code Section 10089.3 (b) specifically defines the term “insurance adjuster” to include persons individually licensed pursuant to California Insurance Code Section 14000, employees of persons licensed pursuant to 14000, and employees of insurers who perform activities as defined in California Insurance Code 14021. Subsection 2695.41 (b) reiterates this definition so that the regulated entities can understand the scope of the statute and regulations. The term “adjuster” is used throughout Insurance Code Section 10089.3 (a) interchangeably with the term “insurance adjuster”; accordingly, the definition as set forth in the subsection 2695.41 (b) is set forth in the alternative so that either term can be used in the proposed regulation as well.

Proposed subsection 2695.41 (c)

Proposed subsection 2695.41 (c) sets forth a definition of the term “insurers” used in these regulations. The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters, but the statute does not specifically delineate the classifications of insurers subject to the statute. Proposed section 2695.41 (c) provides such a definition and specifies that “insurer” means any admitted or nonadmitted insurer as defined in California Insurance Code Sections 23, 24 and 25 that issues a policy of insurance covering the peril of earthquake.

Proposed subsection 2695.41 (d)

Proposed subsection 2695.41 (d) sets forth the definition of the terms “training” or “train” as used in these regulations. The enabling statute [California Insurance Code Section 10089.3] requires that the department shall adopt regulations setting forth standards governing the training of insurance adjusters. The statute goes on to mandate that on or before December 31, 2004 insurers must train

and accredit adjusters in accordance with these standards. The statute, however, does not provide any definition of the term “train” or “training”. Proposed subsection 2695.41 (d) provides such a definition and specifies that training means to provide a course of instruction that meets the standards set forth in subsection 2695.42. This subsection provides needed clarity and helps to implement, interpret and makes specific California Insurance Code Section 10089.3.

Proposed subsection 2695.42

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters; however, the statute does not address the issue of whether or not entities other than the insurer can provide such training for adjusters on behalf of insurers. This proposed subsection mandates that every insurer shall provide training to all adjusters requesting such training and then goes on to provide that an insurer may provide the required training by sponsoring a course of instruction provided by another entity. The regulation then goes on to require that the insurer sponsoring the course of instruction ensure that the course of instruction sponsored meets all of the requirements set forth at 2695.42 (a)-(h). Finally, this subsection provides that an adjuster trained and accredited by one insurer shall not be required to be retrained and reaccredited in order to adjust claims for another insurer. This subsection provides needed clarity and helps to implement interpret and makes specific California Insurance Code Section 10089.3

Proposed subsection 2695.42 (a)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute further provides that for the purposes of this section the California Earthquake Authority shall make available to the Department of Insurance the standards used by the authority in order for the Department to develop regulations that are consistent with the authority’s standards. The statute does not prescribe any particular content for the regulations to be promulgated. The California Earthquake Authority Claims Manual dated February 28, 2003 (hereinafter referred to as the CEA Claims Manual) specifically provides that all claims representatives handling claims in California must abide by the California Fair Claims Settlement Practices Regulations. The Commissioner has adopted the requirement that all adjusters be trained regarding these as a necessary element of any course of instruction because it is the current law in California that prescribes the manner in which all claims are to be handled; it is essential that all adjusters have a thorough understanding of these rules. Further this subsection is necessary because it implements, interprets and makes specific the enabling statute.

Proposed subsection 2695.42 (b)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute further provides that for the purposes of this section the California Earthquake Authority shall make available to the Department of Insurance the standards used by the authority in order for the Department to develop regulations that are consistent with the authority's standards.

The statute does not prescribe particular content for the training standards to be promulgated. The CEA Claims Manual provides a description of the manner in which scope of loss should be prepared. The Commissioner has adopted subsection 2695.42 (a) which sets forth that adjusters must be trained in how to conduct a thorough examination of all parts of the property to be inspected including attics, crawlspaces, roofs, chimneys, foundations and structural areas. The subsection further provides that the adjuster must be trained in how to make a complete listing of all recent earthquake damage, building code upgrade issues and procedures to be followed if additional earthquake damage is found after repair of earthquake damage is begun.

The subsection is not identical in content to the identified section in the CEA Claims Manual, however, it imposes training requirements for adjusters that are consistent with the requirement set forth in the CEA Claims Manual: that an inspection must be thorough and well documented. This subsection is necessary to implement interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.42 (c)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute further provides that for the purposes of this statute the California Earthquake Authority shall make available to the Department of Insurance the standards used by the authority in order for the Department to develop regulations that are consistent with the authority's standards.

The statute does not prescribe particular content for the training standards to be promulgated. The CEA Claims Manual contains a description of procedures for creating estimates of loss. Subsection 2695.42 (c) is consistent but not identical to the standard provided by the CEA. This subsection of the regulation provides that an adjuster shall be trained to create or obtain an accurate estimate of all covered earthquake damage. The subsection further provides that the adjuster shall be trained regarding the appropriate level of detail and documentation necessary to support the estimate and finally the subsection requires that adjusters must be trained to re-evaluate the loss estimate if the actual cost of repair differs from that of the original estimate. This subsection is necessary to implement interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.42 (d)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute further provides that for the purposes of this statute the California Earthquake Authority shall make available to the Department of Insurance the standards used by the authority in order for the Department to develop regulations.

The statute does not prescribe particular content for the training standards to be promulgated. The CEA Claims Manual contains a section regarding when to retain an engineer or expert [Section 7-8]. Subsection 2695.42 (d) is consistent with but not identical to the identified CEA standard and provides that adjusters shall be trained how to evaluate visible damage and indicia of hidden damage to determine when to consult with an engineer or other expert. This subsection is necessary to implement, interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.42 (e)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute further provides that for the purposes of this section the California Earthquake Authority shall make available to the Department of Insurance the standards used by the authority in order for the Department to develop regulations.

The enabling statute does not prescribe particular content for the training standards to be promulgated. The CEA Claims Manual contains Section [1-9] that requires insurers participating in the CEA to fully disclose the insured's right to use the California Earthquake Mediation Program as set forth at California Insurance Code Section 10089.70 and California Code of Regulations, Title 10, Chapter 5, Subchapter 7.5, Sections 2696.1-10. Subsection 2695.42 (e) is consistent with the identified CEA standard and provides that adjusters shall be trained regarding the California Earthquake Mediation Program. This subsection is necessary to implement, interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.42 (f)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute further provides that for the purposes of this section the California Earthquake Authority shall make available to the Department of Insurance the standards used by the authority in order for the Department to develop regulations; the enabling statute does not prescribe particular content for the training standards to be promulgated.

The CEA Claims Manual contains Section [7-16]. This section requires adjusters to determine with the help of an appropriate expert whether concrete needs to be replaced or repaired by injecting epoxy or other methods. Subsection 2695.42 (f) is consistent with the identified standard in that it provides that adjusters shall be trained how to determine the differences between pre-existing cracks in the concrete of structures and new cracks caused by an earthquake. Further, this subsection requires adjusters to be trained in the methodology for determining when repair or replacement of the concrete is appropriate and proper methods for concrete repair including but not limited to injected epoxy methods. This subsection is necessary to implement, interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.42 (g)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters in evaluating earthquake damage. The statute further provides that for the purposes of this section the California Earthquake Authority shall make available to the Department of Insurance the standards used by the authority in order for the Department to develop regulations consistent with those standards; the enabling statute does not prescribe or restrict the particular content for the training standards to be promulgated. The CEA Claims Manual at Section [7-15] specifically provides that adjusters shall be trained regarding the current law regarding the obligation of the insurer to fully investigate damage that is discovered or reported after the earthquake damage claim is submitted to the CEA participating insurer. Subsection 2695.42 (g) is consistent with the CEA standards in that it provides that adjusters shall be trained on the current law regarding the obligation of an insurer to investigate any damage that is discovered or reported. There is no CEA standard that specifically requires investigation of any damage reported; however, the Commissioner believes that training that imparts a general understanding of an insurer's obligation to fully investigate damage is imperative if adjusters are to thoroughly understand how to evaluate earthquake damage. This subsection is necessary to implement, interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.42 (h)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters in evaluating earthquake damage. The statute further provides that for the purposes of this section the California Earthquake Authority shall make available to the Department of Insurance the standards used by the authority in order for the Department to develop regulations consistent with those standards; the enabling statute does not prescribe or restrict the particular content for the training standards to be promulgated regarding the existence of Small Business Administration and Federal Emergency Management Administration and other similar programs intended to assist earthquake victims. The CEA

Claims Manual Section [7-6] states that policyholders may need to look to the Small Business Administration for low interest loans or to FEMA for grants and that therefore, adjusters must provide documentation such as loss statements or denial of claim in a timely fashion. Subsection 2695.42 (h) is consistent with the identified CEA standard in that it requires adjusters to be trained regarding the existence of Small Business Administration and Federal Emergency Management Administration programs intended to assist earthquake victims. This subsection is necessary to implement, interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.43 (a)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute, however, does not specify any procedures to be followed by insurers in providing accreditation. Subsection 2695.43 (a) addresses this issue and sets forth that certificates shall be provided by the insurer or training entity sponsored by the insurer to any student successfully completing the training. Subsections 2695.43 (1) and (2) set forth the basic identifying information regarding the adjuster and the course provider that must be set forth in the certificate. Subsection 2695.43 (3) provides that the certificate contain a statement certifying that the adjuster has completed training that meets the standards set forth in these regulations. Subsection 2695.43 (4) requires that both the adjuster and the trainer sign the certificate and (5) requires that the certificate contain the date training is completed. This subsection is necessary to implement, interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.43 (b)

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute, however, does not specify how often the adjuster accreditation must be renewed. Subsection 2695.43 (b) specifies that accreditation must be renewed every three years. This subsection is necessary to implement, interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.44

The enabling statute [California Insurance Code Section 10089.3] specifically mandates that insurers shall train and accredit adjusters. The statute, however, does not specify recordkeeping or record retention procedures for the insurer or training provider regarding records of adjuster training. Subsection 2695.44 (a) specifically requires insurers and training providers to maintain records of all adjusters completing a training program for a period of five years. Subsection 2695.44 goes on to provide that an insurer using an adjuster to evaluate earthquake damage must maintain a record of that adjuster's accreditation for a period of five years and that the record

must contain the name of the adjuster and license number (if applicable), the date training is completed and the name address and telephone number of the training entity. This subsection is necessary to implement, interpret and make specific California Insurance Code Section 10089.3.

Proposed subsection 2695.45

California Insurance Code Section 10089.3 (a) requires that the Department of Insurance adopt regulations setting forth standards governing the training of insurance adjusters in evaluating damage caused by earthquake. The statute specifically provides that the California Earthquake Authority shall make available to Department of Insurance the standards used by the Authority in order for the Department to develop regulations that are consistent with standards used by the Authority. Section 10089.3 goes on to provide that insurers train and accredit adjusters regarding these standards by December 31, 2004. The statute further provides that after December 31, 2004 an insurer using one or more adjusters not trained and accredited in accordance with the statute shall submit the name of the adjuster and numbers of the claims adjusted by that adjuster to the Department of Insurance. The statute, however, does not specify any schedule for such reporting. Section 2695.45 addresses this problem in that it specifies that insurers using one or more adjusters who are not trained or accredited in accordance with the regulations shall annually submit a list of those adjusters who have not completed training to the Department of Insurance. This subsection further specifies that the first reporting period for these regulations begins January 1, 2005 and ends December 31, 2005. Insurers are required to report the specified information within 30 calendar days of the end of the reporting period.

MANDATES

The proposed regulations do not impose any mandate on local agencies or school districts. There are no costs to local agencies or school districts for which Part 7 (commencing with Section 17500) of Division 4 of the Government Code would require reimbursement.

COST OR SAVINGS TO STATE/LOCAL AGENCY OR SCHOOL DISTRICT OR IN FEDERAL FUNDING:

The Commissioner has determined that the proposed regulations will result in no cost or savings to any state agency, no cost to any local agency or school district that is required to be reimbursed under Part 7 (commencing with Section 17500) of Division 4 of the Government Code, no other nondiscretionary cost or savings imposed on local agencies, and no cost or savings in federal funding to the State.

ECONOMIC IMPACT ON BUSINESSES AND THE ABILITY OF CALIFORNIA BUSINESSES TO COMPETE:

The Commissioner has made an initial determination that the proposed regulations do not have a significant, statewide adverse economic impact directly affecting business or the ability of California businesses to compete with businesses in other states.

POTENTIAL COST IMPACT ON PRIVATE PERSONS OR ENTITIES/BUSINESSES:

The Commissioner has made an initial determination that a representative private person or small business may incur additional expenses as a result of these regulations. These expenses may include the value of time spent by adjusters in training as well as the value of time spent by adjusters traveling to and from training facilities.

FINDING OF NECESSITY:

The Commissioner finds that it is necessary for the welfare of the people of the state that the regulations apply to businesses.

EFFECT ON JOBS AND BUSINESSES IN CALIFORNIA:

The Commissioner is required to assess any impact the regulations may have on the creation or elimination of jobs in the State of California, the creation of new businesses, the elimination of new businesses, and the expansion of businesses currently operating in the state. The Commissioner does not foresee that the proposed regulations will have an impact on any of the above but invites interested parties to comment on this issue.

IMPACT ON HOUSING COSTS:

The matters proposed herein will have no significant effect on housing costs.

ALTERNATIVES:

The Commissioner must determine that no reasonable alternative considered by the Commissioner or that has otherwise been identified and brought to the attention of the Commissioner would be more effective in carrying out the purposes for which the regulations are imposed or would be as effective and less burdensome to affected private persons than the proposed regulations. The Commissioner invites public comment on alternatives to the regulations.

IMPACT ON SMALL BUSINESS:

The Commissioner has determined that small businesses may incur additional expenses as a result of these regulations. These expenses may include the value of time spent by adjusters in training regarding these regulations as well as the value of time spent by adjusters traveling to and from training facilities.

COMPARABLE FEDERAL LAW:

There are no existing federal regulations or statutes comparable to the proposed regulations.

TEXT OF REGULATIONS AND INITIAL STATEMENT OF REASONS:

The Department has prepared an initial statement of reasons that sets forth the reasons for the proposed adoption of the regulations. Upon request, the initial statement of reasons will be made available for inspection and copying. Written requests for the initial statement of reasons or questions regarding this proceeding should be directed to the contact person listed above. Upon request, the final statement of reasons will be made available for inspection and copying once it has been prepared. Written requests for the final statement of reasons should be directed to the contact person listed above.

The file for this proceeding, which includes a copy of the proposed regulations, the statement of reasons, the information upon which the proposed action is based, and any supplemental information, including any reports, documentation and other materials related to the proposed action that is contained in the rulemaking file, is available for inspection and copying at 45 Fremont Street, 21st Floor, San Francisco, California 94105, between the hours of 9:00 a.m. and 4:30 p.m., Monday through Friday.

AUTOMATIC MAILING:

A copy of this notice, including the informative digest, which contains the general substance of the proposed regulations, will automatically be sent to all persons on the Insurance Commissioner's mailing list.

WEBSITE POSTINGS:

Documents concerning this proceeding are available on the Department's website. To access them, go to <http://www.insurance.ca.gov>. Find in the leftmost column the link entitled 'Legal.' Click on it. On the 'Legal' page select the 'Proposed Regulations' link, near the top of the page. When the 'Search or Browse for Documents for Proposed Regulations' screen appears, you may

choose to find the documents either by conducting a search or by browsing for them by name.

To search, enter "RH02024639" (the Department's regulation file number for these regulations) in the search field. Alternatively, search using as your search term the California Insurance Code section number of a code section that the regulations implement (for instance, "10089.3"), or search by keyword ("insurance adjuster"). Then, click on the 'Submit' button to display links to the various filing documents.

To browse, click on the 'Browse All Regulations' button near the bottom of the screen. A list of the names of regulations for which documents are posted will appear. Find in the list the Insurance Adjuster Training Standards link, and click it. Links to the documents associated with these regulations will then be displayed.

MODIFIED LANGUAGE:

If the regulations adopted by the Department differ but are sufficiently related to the action proposed, they will be available to the public for at least 15 days prior to the date of adoption. Interested persons should request a copy of these regulations prior to adoption from the contact person listed above.

Dated:

JOHN GARAMENDI
Insurance Commissioner

By:

JERRY L. WHITFIELD
Assistant General Counsel